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The ‘go-between’: low-income children negotiating relationships of money and care with their separated parents

Abstract

The UK is moving from a centralised administrative child support system to one of private ordering where the state will only intervene under limited circumstances. This requires parents to agree and set up suitable, sustainable arrangements. This has particular implications for children, although the child perspective is often overlooked. This article situates children as active social agents exploring their interactions and negotiations with their separated-parents with regard to money, time and parenting. It argues that policies that do not take into account the agentic child’s experiences and perspectives may fail to address the impact of policy on children’s lives.

Introduction

Securing adequate and reliable child maintenance payments has been seen in the UK as a vital element in addressing child poverty. This has been particularly so in relation to working lone-mother households where child maintenance payments can be a key element in a constellation of income streams to support low-income mothers in work (----). However, child maintenance or support payments are rarely part of settled, secure financial arrangement between parents. Although it can be given in cash or in kind it often changes over time, and money for supporting children has tended to be inadequate and irregular (Bryson and others, 2012). Furthermore, it can be the focus of considerable dispute and tension between separated parents (ibid). UK government policies relating to child maintenance over time have also been characterised by instability and inadequacy, with repeated attempts at reform and a signal failure to ensure secure payments for children (-----). The latest reforms included in the Welfare Reform Act 2012 are reordering the state’s role in overseeing and where necessary collecting child maintenance. The system is now based on private ordering and the removal and renegotiation of existing government agency administered child maintenance agreements (DWP, 2012). This private ordering lays considerable onus on separated and never-married parents to agree and set up suitable arrangements. This raises questions about whether parents can and will reach agreements that are equitable and reflect their circumstances. It is also assumes that, once agreement is reached, cash payments will flow regularly from one partner to the other, and become part of the family budget

used to support the children. But we know that in practice, regular cash payments for child maintenance in lone-parent families are a rarity, especially among low-income families, and are likely to remain so. This has particular implications for children, although the child perspective is often overlooked and underappreciated. There has been some research which explores children's perspectives on separated parenting, which has shown some children to be resourceful and resilient in the context of their changed, post-divorce lives (Smart and others, 2001; Butler and others, 2002). However, there has been very little research that has focused on the particular experiences of child maintenance and money (see Clarke and others, 1996 for a rare exception).

We are at a particularly important juncture in Child Maintenance policy where the financial support of children in separated families is to be almost completely privatised and the arrangements made for children hidden from view. For low-income children in lone-parent households, this may be particularly damaging and there has been little acknowledgement or understanding that issues of cash and care may have a particular salience for such children. In this article children are situated as active social and moral agents, producing and reproducing their social and family lives, rather than mere dependents whose lives are structurally determined for them (James and Prout, 1997). They are often engaged in a complexity of interactions and negotiations with their mothers and fathers, and those in lone-mother households may develop very particular relationships with their mothers (Brannen et al; 2000; Smart, Neale and Wade, 2001). Disadvantage brings its own particular tensions and constraints into children's lives (-----), and we know that as low-income children age and grow, their social and material needs become more pressing (ibid). How children manage, mediate and negotiate those tensions is at the centre of this paper. Drawing on in-depth research with children over time there is an opportunity to understand what child maintenance means for children in terms of both their experience of poverty and their ongoing relationships with both their parents.

The article draws on findings from in-depth interviews with children participating in an ongoing qualitative longitudinal study of low-income working family life in lone-mother households '*The family work project: earning and caring in low-income households*'¹. The original aims of the research were to explore how single-mother low-income families (mothers and

¹-----, First and second wave funded by the Economic and Social Research Council, third wave
Department of Work and Pensions

children) negotiated the everyday challenges of sustaining low-income employment and family life over time. This secondary analysis focuses on the first three waves of data which captured the lives and experiences of 50 lone mothers and 67 children between 2003 – 2008. Although child maintenance was not the main focus of the study, mothers were asked about child support and children about money and their relationships with their fathers (where such existed). All interviews over the 3 waves were recorded and fully transcribed. Analysis of children's responses used a thematic approach to index the key topics and sub-topics, and then construct a 'framework' matrix of these. The article draws on both cross-sectional data and longitudinal data from children. Although the period of data collection is some years ago, given the dearth of research in this area, and the importance of this current policy change for children, the findings reported here are considered important.

From child support to child maintenance

Child support/maintenance policies have often been couched in the language of children coming first and the rhetoric of doing the best for children (DSS, 1990: DSS, 1998). However, although children's interests are intimately bound up with those of their parents, child maintenance reforms are formulated in a tense and conflicted policy space where the needs and rights of children often come a poor third to those of parents and the interests of the state. Over the years policies have manifestly failed to adequately and fairly address the needs of children (-----) Before the 1990s the state was not involved in the assessment or collection of child maintenance, parents made private arrangements and where this was not possible went through the courts. At this time only 30 per cent of children received any child maintenance and there were a growing number of lone parent families reliant on social security benefits to support their families (Bradshaw and Millar, 1991: 80). In 1991 the Child Support Agency was set up to address perceived failures in the court based system, to reduce the costs to the state of supporting children, to enforce parental obligations (especially non-resident fathers) and to provide support payments for children. The policy was considered by many to be flawed and inequitable from the very start (Barnes and others, 1998; Davis and others, 1998). Far from improving levels of support for some of the poorest children the state clawed back any payments made for children who were in families receiving means-tested benefits. Despite repeated attempts to reform the system it is still the case that only a minority of mothers and their children receive child maintenance, and only one third of the poorest

mothers on out-of-work benefits are receiving any payments (Bryson and others, 2012; Skinner and Main, 2013). In 2006 only ‘around 30 per cent of parents with care (were) receiving any maintenance at all’ (DWP,2006:55) A comparative analysis of the contribution that child maintenance makes to the reduction of child poverty showed that in the UK child maintenance – when received - can have a relatively large impact on childhood poverty (Hakovirta, 2011).

In 2011 the Coalition Government set out its new policies in a 2011 green paper *Strengthening families, promoting parental responsibility: the future of child maintenance* (DWP, 2011). They proposed incentivising parents to make their own financial arrangements post-separation and recommended that parents make private provision for children’s support. The underlying policy intention was that parents will settle their differences and agree maintenance of some kind between them without outside statutory agency involvement.

These reforms, included under the banner of the government’s ‘Social Justice’ programme (DWP, 2014) are intended to ‘encourage’, and in effect compel, parents to take this private agreement route, all current cases administered by the government are to be closed and parents will need to renegotiate their arrangements privately. For those parents that cannot agree to a settled arrangement there is still recourse to the state through a new Child Maintenance Service (CMS) intended to ‘*provide value for money for the tax payer*’ and ensure both parents take responsibility for supporting their children (DWP, 2011:5). With these aims in mind the reformed statutory service is a very different policy mechanism to previous ones. The new gateway introduces a charge for using the service and a continued charge on any money paid and received, when collected by the state. Both resident and non-resident parents have to pay to enter the gateway system. The parent with care – usually the mother – will pay £20 to enter the gateway and has her maintenance reduced by 4% on each payment that she receives for her children. The non-resident parent will also pay £20 and 20% on top of the child maintenance calculation.

These changes clearly have implications in terms of payment, adequacy, relationships between parents and relationships between parents and state services. But not so readily acknowledged or understood are potential changes in relationships between parents and their children. The reordering of child maintenance can mean more involvement of fathers in children’s lives through agreement or through increased expectations linked to monetary contributions.

Research with separated parents has shown that there is a close link between the payment of child maintenance and assumptions of contact and care with the payment of money at times representing a ‘silent bargain’ between parents (Bradshaw, 1999; Skinner and Bradshaw, 2000). So there is the potential for children to be further drawn into the negotiation and mediation of money and the management of care expectations. This aspect of children’s involvement with and between parents is rarely explored through research. Drawing on the accounts of children in our longitudinal qualitative study gives us a unique insight into children’s own agency in relation to their parents and issues of money and contact.

Child maintenance: rare and irregular

The mothers in this study were low-income mothers who had started work following a period of more than 6 months in receipt of Income Support. They moved in the main into low-income employment in receipt of Tax Credits which was for many insecure and poorly rewarded, and they remained over time generally in need of extra financial resources and support. When we look at maintenance arrangements and payments it is clear that child maintenance arrangements were often very complex and fluid. Far from the profile of secure arrangements providing reliable and adequate payments for supporting children, the opposite was evident. Erratic, irregular and unstable payment regimes, subject to change and renegotiation over time were the norm rather than the exception. Over the three waves of the study only a minority of mothers at each wave received any child maintenance in cash or in kind. By the third wave only a third of the mothers who remained in the study received any child support. Recourse to the Child Support Agency was common both amongst those without payments and those with payments.

Within the study there were very few instances of private arrangements, and these tended to be characterised by erratic and often inadequate and changeable payments. In only one case was the arrangement working well. Private payments were easily dropped, recalibrated and delayed and the process of seeking payment and renegotiating arrangements was fraught with difficulty. Payments in kind were also made for some children, these included help with school items. But again payments were rarely regular or dependable. Child maintenance arrangements had been instrumental in many mother’s decisions to enter employment and where payments were regular and adequate it was a valued income source. However, it was all too often an unreliable income

source in a constellation of unstable income resources (-----). The involvement of the state through the CSA was important for many mothers who were frustrated by difficulties in gaining secure child maintenance payments and needed help pursuing non-paying former partners.

Children in the mix

Throughout the study it was apparent that children - where they could (not all had contact with their fathers) - were quite active in their negotiations with their parents with regard to money and also time and parenting. Their accounts reveal some of the tensions inherent in being parented when parents live apart. They also revealed the very particular challenges that children faced in their everyday lives in relation to poverty and disadvantage. For these children poverty and their need to seek financial security bought an added dimension to their relationships with both their mothers and fathers.

When experiencing poverty, access to money becomes a particularly pressing issue and children experienced considerable anxiety about whether they or their families would have enough money for their needs. The issue of fathers not paying money to their mothers was known to many of the children. There are complex reasons why fathers do not pay maintenance but for children who were knowledgeable about their family's finances, it was frustrating and worrying when no money was forthcoming. Annabel was 9 years old and concerned that her mother was worried about money, she linked this not to her mother's low-income employment but to her father stopping his maintenance payments.

'she [her mother]always struggles 'cos before my Dad used to give us some money monthly and now he's stopped doing that because he's being silly and keeps on moving jobs.

The constraints and checks that an inadequate income presented for them in their everyday lives were frustrating and destabilising, this was particularly the case as children grew older and their social expectations increased. Children living in low-income households do not easily have access to money and they tend not to have pocket money or allowances. In addition they are often held back from participating in activities and opportunities that are available to their more affluent children peers (-----). For example, for children like Karen opportunities to go on school trips are few and she compares her situation with that of her friends who do go on school trips, linking low-income and family separation as factors holding her back from participation.

They've got like a mum and a dad who stay in the same house and who both work, whereas we haven't. (Karen 14 years old)

Mother's in the study on a constrained budget could rarely pay pocket money and although some children in the study were getting pocket-money from their fathers this was often infrequent and unreliable, despite children's expressed needs. When it was paid regularly it was a valued contribution.

As childhood is an increasingly commodified space and childhood consumption is rising, the low-income child can find themselves on the outside of childhood cultural norms and expectations, looking in. The fear of being left out or left behind is a powerful driver in children's need for money and secure financial support (-----). Findings from the study have shown that children are not passive in the face of their own needs, but rather actively engage with their circumstances to try and mediate and manage their disadvantage (ibid.). However, they are also aware of the financial pressures and constraints that their mothers and (for some) their fathers are experiencing. Although there can be evident disparities between children's own economic situation and that of their fathers. Children are active in the forging of their relationships and had their own strategies for managing the tensions inherent between their rising needs and expectations and their parents perceived capacity to respond. This meant that children at times actively moderated their needs, holding back on requests for money or lowering their expectations and demands. Where children had contact with both parents there was an opportunity to seek money from both '*If my mum says no I ask my Dad*' (Sophie). However, some children in the study were very uncomfortable about asking their mothers or fathers for money - even for everyday things like help with school items and trips. Balancing the demands of their school and social lives with the perceived paucity of money within the household meant that children sought to draw money from one more affluent parent to give directly or indirectly to the other (mothers). For example Abiola used to split his allowance from his father 50/50 with his mother when his mother was not working to lift some financial pressure from her.

All the pocket money and allowance I got from my Dad, yeah, tried to use it to help my Mum as much as I could with it (Abiola 11 years old)

As children grew older their social and material needs increased, and they found themselves struggling to maintain public face with their friends whilst managing a complex set of financial and relational negotiations at home. Hester (12 years

old), reveals how much she feels her life has changed and how difficult it can be for her when she needs some money. She is trying to negotiate her needs while also protecting her mother and trying to manage her relationship with her father.

'Sometimes, like if sometimes if my friends ask me to go in town, I'm like yeah I can come in but I can't get any money because like sometimes I think God I'm taking all this money from my mum then like she's, we're not the richest family, so it's like you know, so sometimes I like ask my dad for some money for town and that, but he used to say don't tell your mum and I'm like oh that's lying and I can't lie to my mum'

Money and care were often inextricable linked for children in much the same way as they are shown to be for parents (Wikeley, 2008). Parental separation meant that children were often negotiating their needs within the context of parental tensions and at times dispute and conflict. This meant that while children had strategies to manage and negotiate their financial needs with and between parents, they were also exercising caution and care in their approaches.

Child maintenance and relationships with parents

Relationships with fathers in particular were finely calibrated and required considerable finesse and adjustment for children as they tried to manoeuvre around the ongoing tensions between cash and contact. Children themselves were often linking cash with contact as they sought to ensure adequate funds for their social needs, like Louise (14) who felt she only saw her dad at weekends when he gave her mum some money. While their mothers were working many of the children went to their mothers for money for activities etc., but as Andi (13 years old) explained, if her mother was not working she would then just have to see her father more, otherwise she would not be able to do the things she wanted to do. Asking for money could create tensions between children and their fathers – as it could with mothers - and sometimes payment was perceived to have strings attached. Some children in the study were going directly to their fathers and trying to negotiate financial support when they needed it. This was occasionally successful but did not always work well. Children could often find themselves caught in the middle and trying to manage historical tensions between their parents, as they sought money for clothes, holidays, treats and trips. Jasmine (9 years old) wants to go on a school trip, has asked her father but has been caught between her mother and her father

I have been asking him but he says that it's just for your mum to do, which is a bit mean of him. (Jasmine)

Older children like Beth (15 years old), often took control, where they could, of their own income needs through work, but although she had regular contact with her father she still found it difficult to negotiate extra funds when she needed them without it damaging her relationships with him.

'I'm working now, but I always wanted pocket money and stuff and you can't always get it so it's a bit annoying. But you know it's a bit tough really asking for it, but you want it anyway, and if I like wanted something enough then I'd just have to phone my dad and ask him, and have a bit of an argument with him to try and get it'

Over time the study shows that children's arrangements and relationships with their mothers and fathers evolve. However, despite active attempts by children to improve contact and relationships with their fathers some were just not able to make an impact on the quality and quantity of time to be had, and this could be disheartening.

I phone my dad every so often to ask him like when he's coming round and stuff, because I like seeing my dad and stuff, but it hasn't really made a difference. (Angelina, 12 years old)

In a few families as children grew older tensions surfaced between them and their mothers and they left home to live with their fathers². This created a significant problem for the mother whose in work benefits were calculated on the basis of the child living at home, and therefore often resulted in debt. Regular contact, as we know from other studies, can create security and establish good relationships between children and their fathers (Skinner, 2013). However, regular visits could be affected by work schedules of both mothers and fathers. The mothers in this study were mainly in low-income insecure work and everyday practices of care were tightly mapped on to work demands in order to sustain the 'family work project' (-----). Separated family life was fluid and evolving, Simon (10 years old), had missed having time with his father, things had been stressful because his father's girlfriend did not like him spending time there, and because his mother had been working nights and he

² Although increasing age made a difference for children, there was no evident difference between the children's responses or strategies in relation to gender. Both boys and girls struggled to adequately manage their parenting relationships.

had to stay at home with his sister while his mum was at work. Following his father's break up with his girlfriend and a change in his mum's employment to day shifts he was seeing much more of his father and he appreciated that.

'she got really tired [doing nights] and she like slept through to about 3 or 4 in the afternoon and I couldn't go and see my Dad 'cos he was working as well but I can see him a lot now 'cos every Monday, Tuesday and Wednesday he's not working.

Some children were involved in complex after school care arrangements to fit in with their mother's work. They also had their own friendships and activities to accommodate. Fitting in time with dads could be challenging.

'Sometimes it can be stressful moving between houses because my parents are divorced, obviously, and what I said before about, erm, what time I'm going to my dad's house and where's my sister going and where's everyone going, make sure that everyone's with someone, and ... or going to be picked up or whatever.... Sometimes it is uncomfortable because it's, lots of it is at the last minute, like, because me and my sister do clubs and everything, so....and then she has arrangements with her friends as well, so sometimes it can all be a bit... oooh, hectic, like, what's going on?' Samantha (9 years old)

Children's accounts over time reveal the temporal and contingent nature of their relationships with their fathers. As children age their needs and expectations change and their need for social and economic support become more urgent. Low-income life is often unstable and insecure and cash and care arrangements put in place at one point of time were not necessarily sufficient or sustained. Their father's presence in their lives could be mutable, uncertain and transitory³. Relationships between children and their fathers were shaped over time by – among other things - employment, location, relationships between birth parents, new partnerships and new family relationships. Angie (15 years old) had regular weekend contact with her dad, but she stopped going because she did not like his new girlfriend. Then she only saw him once a week when he picked her up from gymnastics and gave her a little pocket money. So her only contact involved an exchange of money. New partnerships and the birth of new step siblings could all shift the dynamics of care and contact.

³ Unlike the mothers, the lifestyles and class of the fathers was not information that was collected systematically in this study – which was focused on mother's and children's experience of managing work, money and care over time. However, it was apparent that although some fathers were low-income, others were successful and sustaining work, new relationships and a good lifestyle.

For a few children in the study relationships with their fathers were being forged after many years with no contact. But the complexities of starting new parenting relationships especially where there were new partners and money was also in the mix was challenging. Lewis' father came into his life for the first time when he was 13 years old. Lewis worked hard at developing a relationship with him, and at one interview had high hopes that things were going to change for him, and there would be improvements in his emotional life and his financial well-being. However, although it started promisingly, in the end it was unsustainable and disappointing for him, so he withdrew from the relationship

'He didn't have much time for me and I didn't like that. So I kind of like don't speak to him as much now.... I tried to, but he didn't have no time with me at all... He just used to come down to see her [his daughter] and I used to be just like, do you know, just there, just like background.'

Jade also started seeing her father for the first time when she was 15 years old, but she had found it very difficult, feeling that her father favoured her brother over her, and feeling uncertain about how to manage their relationship.

'I've only just started speaking to my dad because he did leave me when.... well he left the family when I was about three... But he just thinks that I'm speaking to him for his money.'

Mothers' employment could also change and family life and family practices could be marked by flux and insecurity. At her first interview Molly was 13 years old and initially when her mother was out of work she had relied for money on her father *'I didn't really get owt off my mum. My dad used to like send us a fiver up'* A year later this money had increased but was neither secure or regular and depended to some degree on her seeing him. This element of emotional contact linked with money was challenging for her, so she started work to ensure that she had access to money that was under her control

'I were getting £20 a week from wherever I'm working. And my dad used to give me £20 a week to save up to put in to me own like account so I could go out and buy like what I wanted but I ain't been seeing me dad lately and he always like skipped weeks so it wasn't like... he wasn't reliable. So it's just really my £20 a week now'

At the third interview Molly was homeless, she had fallen out with her mother and been thrown out of her home. She was now dependent on her father who was helping her with a small amount of money until she managed to get secure accommodation and work.

Many children were the ‘go-betweens’, moving between parents, managing and negotiating relationships of care and money. Trying to please both of their parents, but also live their own social lives. Hester (13years old) has to keep a careful balance between her parents. She used to see her father on Fridays, but then wanted to go to a dancing class instead and it had affected her relationship with him. She was trying to maintain a complex emotional equilibrium between both parents while also servicing her own needs.

‘I try to please my mum and my dad at the same time and that, and like if I phone my dad too often my mum's like ‘ah you're dad's best person in the world here’, I'm like ‘he's not’ and if I don't phone him he's like ‘why aren't you phoning me’ and stuff, I'm like ‘I can't win’! (Hannah 13 years old)

Conclusion

For many years now the inadequacy and instability of UK child maintenance arrangements, coupled with the repeated failure of policy to generate successful reforms, have formed an enduring backdrop to the lives of low-income children in separated families. This article provides a valuable insight into the implications for children of such uncertainty and insecurity. It reveals the ways in which children’s everyday lives are shaped and ordered by their need for financial and relational security in an uncertain world. The findings show that for low-income children living in working lone-mother households a particular constellation of circumstances create an environment in which children are subject to considerable pressures about money, parental expectations, the demands of parental employment and - for some - dense schedules of care. Children were active and instrumental in trying to manage and moderate their own financial needs. The research shows that while children generally thought the best of both of their parents, and valued time and support from them, they were often caught between them, trying to please them both. As a result these children were embedded in a series of relationships where care and money were often inextricably linked and they could find themselves in the role of ‘go-between’, initiators, negotiators and pacifiers.

Under new child maintenance reforms greater private ordering will potentially bring almost all separated families into unmediated negotiations about levels and forms of child maintenance. In this new policy landscape children may play their own - often hidden and unacknowledged - part in maintaining and managing relationships of money and care with each of their parents. Although badged by the government as a 'social justice' reform (DWP, 2014) there is little in the reform that truly delivers social justice for those most vulnerable to poverty and who may be in volatile or unstable relationships with their former partners. Social justice in policy is a contested notion and as Gordon argues, in policy there is no sense that children have 'independent distributional justice claims on adults' (Gordon, 167). Under the new policy measures, issues of power and control between parents may well be heightened and some mothers may not be able to privately negotiate and sustain arrangements for adequate payments (Bryson and others, 2012). Recourse to the Child Maintenance Service will result in charges taken from an already small pot of money, which is both inequitable and a breach of children's fundamental rights to distributional social justice and adequate financial support.

From a child-centred perspective this is particularly iniquitous, given that money intended for children is to be, once again, garnered by the state. In particular mothers and their children are paying for a service not because they have been at fault but because they cannot get the father to pay. This will be detrimental to children's well-being and it is unlikely to do other than ratchet up tensions between parents and may increase child poverty as mothers either lose part of their maintenance income to the state or become disillusioned and discouraged from turning to the state for support and enforcement (HCCPA, 2012, Bryson and others, 2012). Furthermore, these reforms are taking place against a backdrop of significant cuts in social security support including Benefit caps and Tax Credit reforms. These 'austerity' measures are already having a disproportionate and significant impact on the lives of low-income children and their parents (Hannon, 2013). Within this harsh landscape of 'austerity' and insecurity, the enforced privatisation of child maintenance and the imposition of state fees for intervention and collection, adds a further layer of hardship to already disadvantaged lives. Without a good understanding of children's own role in the negotiation and mediation of relationships of money and care, the impact of policy change on children's economic and social well-being and the quality of their parental relationships will be largely hidden and poorly understood.

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